

**SERFF Tracking #:** ALSE-132264834

**State Tracking #:**

**Company Tracking #:** R51846: DRIVEWISE DEVICE  
SUNSET

**State:** District of Columbia

**Filing Company:** Allstate Insurance Company

**TOI/Sub-TOI:** 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

**Product Name:** AIC PPA

**Project Name/Number:** Drivewise Device Sunset/RITM02691079

## Filing at a Glance

Company: Allstate Insurance Company  
Product Name: AIC PPA  
State: District of Columbia  
TOI: 19.0 Personal Auto  
Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Filing Type: Rule  
Date Submitted: 02/14/2020  
SERFF Tr Num: ALSE-132264834  
SERFF Status: Submitted to State  
State Tr Num:  
State Status:  
Co Tr Num: R51846: DRIVEWISE DEVICE SUNSET  
  
Effective Date: 06/15/2020  
Requested (New):  
Effective Date: 07/16/2020  
Requested (Renewal):  
Author(s): Jennifer Olson  
Reviewer(s):  
Disposition Date:  
Disposition Status:  
Effective Date (New):  
Effective Date (Renewal):

**State:** District of Columbia  
**TOI/Sub-TOI:** 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)  
**Product Name:** AIC PPA  
**Project Name/Number:** Drivewise Device Sunset/RITM02691079

## General Information

Project Name: Drivewise Device Sunset

Project Number: RITM02691079

Reference Organization:

Reference Title:

Filing Status Changed: 02/14/2020

State Status Changed:

Created By: Jennifer Olson

Corresponding Filing Tracking Number:

Status of Filing in Domicile:

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

Submitted By: Jennifer Olson

Filing Description:

With this filing, Allstate is proposing updates to the Drivewise® Program for the Allstate Insurance Company Private Passenger Automobile program in the District of Columbia.

Allstate will no longer be using vehicle data as a way to earn rewards through the Drivewise program. Allstate will be transitioning all existing policyholders enrolled in the Drivewise device program, to the operator level Drivewise mobile program. The operator level mobile program allows policyholders the opportunity to earn rewards for safe driving behaviors. The Drivewise mobile program initially implemented under filing ALSE-129547330. There is no rate impact with this change.

This change will apply to new business written on or after June 15, 2020 and for renewals effective on or after July 16, 2020.

## Company and Contact

### Filing Contact Information

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2775 Sanders Rd.  
Ste. A2W  
Northbrook, IL 60062

jolst@allstate.com  
847-402-5617 [Phone]

### Filing Company Information

Allstate Insurance Company  
2775 Sanders Road  
Suite A2-W  
Northbrook, IL 60062  
(847) 402-5000 ext. [Phone]

CoCode: 19232  
Group Code: 8  
Group Name: Allstate  
FEIN Number: 36-0719665

State of Domicile: Illinois  
Company Type: Property and  
Casualty  
State ID Number:

## Filing Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

|                             |   |                          |                            |                            |                                 |
|-----------------------------|---|--------------------------|----------------------------|----------------------------|---------------------------------|
| <b>SERFF Tracking #:</b>    | ALSE-132264834  | <b>State Tracking #:</b> |                            | <b>Company Tracking #:</b> | R51846: DRIVEWISE DEVICE SUNSET |
| <hr/>                       |   |                          |                            |                            |                                 |
| <b>State:</b>               | District of Columbia                                    | <b>Filing Company:</b>   | Allstate Insurance Company |                            |                                 |
| <b>TOI/Sub-TOI:</b>         | 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA) |                          |                            |                            |                                 |
| <b>Product Name:</b>        | AIC PPA   |                          |                            |                            |                                 |
| <b>Project Name/Number:</b> | Drivewise Device Sunset/RITM02691079                    |                          |                            |                            |                                 |

## Rate Information

Rate data does NOT apply to filing.

|                      |   |                 |                            |
|----------------------|---|-----------------|----------------------------|
| State:               | District of Columbia                                    | Filing Company: | Allstate Insurance Company |
| TOI/Sub-TOI:         | 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA) |                 |                            |
| Product Name:        | AIC PPA   |                 |                            |
| Project Name/Number: | Drivewise Device Sunset/RITM02691079                    |                 |                            |

## Rate/Rule Schedule

| Item No. | Schedule Item Status | Exhibit Name | Rule # or Page #                       | Rate Action | Previous State Filing Number | Attachments                     |
|----------|----------------------|--------------|--|-------------|------------------------------|---------------------------------|
| 1        |                      | Manual       | Page 63-1 through Page 63-3; Page 63-4 | Replacement | ALSE-129547330               | 4. DC PPA AIC R51846 Manual.pdf |

**RULE 63 – DRIVEWISE® REWARD PROGRAM**

**A. Definitions**

- a) Enrollment Date:
  - i) For policies that have not previously participated in the Drivewise Reward Program, it is the date when the eligibility requirements to generate an Enrollment Reward have been met.
  - ii) For policies that have previously participated in the Drivewise Reward Program and subsequently un-enrolled, it is the date when the policy meets the eligibility requirements to be re-enrolled.
  - iii) For policies that change their evaluation method (described in Part C. below), it is the date when data for one trip is transmitted under the new method.
- b) Performance Reward Date: The date a policy is evaluated to determine a Performance Reward. The first Performance Reward Date is six months after the Enrollment Date and all subsequent Performance Reward Dates are six months after the prior Performance Reward Date.
- c) Evaluation Period: The period ending on the Performance Reward Date. Allstate will use up to 12 months of driving data on a rolling calendar basis. If the data evaluation method is changed, driving data from the prior evaluation method will not be used.

**B. Enrollment Reward**

An active policy qualifies for the Enrollment Reward when data for one trip is transmitted. The Enrollment Reward is equivalent to 10% of a policy's total premium as of the Enrollment Date. If a policy has previously earned the Enrollment Reward, it is not eligible for an Enrollment Reward.

Note: If the Enrollment Reward is less than \$5.00 but greater than \$0.00, the Enrollment Reward will be rounded up to \$5.00.

**C. Performance Reward**

The Performance Reward is determined based on the applicable evaluation method as described below.

**Evaluation of Vehicle Performance Data**

Drivewise policies effective on or after 01/16/2021 will not be evaluated using vehicle performance data as described below.

On the Performance Reward Date, each vehicle's performance data determines a Driving Score Percentage. The sum of each vehicle's Driving Score Percentage multiplied with its respective premium (round to two decimals) is divided by total policy premium to determine an average policy level Reward percentage (round to the nearest percentage). The Driving Score Percentages will be assigned as follows:

| <u>Driving Score<br/>Group</u> | <u>Driving Score</u> | <u>Driving Score<br/>Percentage</u> |
|--------------------------------|----------------------|-------------------------------------|
| 0                              | N/A                  | 0%                                  |
| 1                              | 100-150              | 26%                                 |
| 2                              | 151-200              | 17%                                 |
| 3                              | 201-225              | 14%                                 |
| 4                              | 226-250              | 13%                                 |
| 5                              | 251-275              | 11%                                 |
| 6                              | 276-300              | 10%                                 |
| 7                              | 301-325              | 9%                                  |
| 8                              | 326-350              | 7%                                  |
| 9                              | 351-375              | 6%                                  |
| 10                             | 376-400              | 4%                                  |
| 11                             | 401-425              | 3%                                  |
| 12                             | 426-450              | 3%                                  |
| 13                             | 451-475              | 3%                                  |
| 14                             | 476-500              | 3%                                  |
| 15                             | 501-525              | 3%                                  |
| 16                             | 526-550              | 3%                                  |
| 17                             | 551-575              | 3%                                  |
| 18                             | 576-600              | 3%                                  |
| 19                             | 601-625              | 3%                                  |
| 20                             | 626-650              | 3%                                  |
| 21                             | 651-675              | 3%                                  |
| 22                             | 676-700              | 3%                                  |
| 23                             | 701-725              | 3%                                  |
| 24                             | 726-750              | 3%                                  |
| 25                             | 751-800              | 3%                                  |
| 26                             | 801-850              | 3%                                  |
| 27                             | 851-900              | 3%                                  |
| 28                             | 901-950              | 3%                                  |
| 29                             | 951-1000             | 3%                                  |

A Driving Score Group of 0 will be assigned for the completed period if the minimum data requirement is not met.

**Evaluation of Operator Performance Data**

On the Performance Reward Date, the driving performance of the qualifying operators determines a policy level Driving Score Percentage. The Driving Score Percentage is then multiplied by the ratio of qualifying operators (subject to a minimum data requirement) to total operators to determine a policy level Reward percentage (round to the nearest percentage). The Driving Score Percentages will be assigned as follows:

| <u>Driving Score<br/>Group</u> | <u>Driving Score</u> | <u>Driving Score<br/>Percentage</u> |
|--------------------------------|----------------------|-------------------------------------|
| 0                              | N/A                  | 0%                                  |
| 1                              | 100-217              | 26%                                 |
| 2                              | 218-311              | 17%                                 |
| 3                              | 312-362              | 14%                                 |
| 4                              | 363-390              | 13%                                 |
| 5                              | 391-430              | 11%                                 |
| 6                              | 431-467              | 10%                                 |
| 7                              | 468-504              | 9%                                  |
| 8                              | 505-537              | 7%                                  |
| 9                              | 538-587              | 6%                                  |
| 10                             | 588-624              | 4%                                  |
| 11                             | 625-664              | 3%                                  |
| 12                             | 665-697              | 3%                                  |
| 13                             | 698-731              | 3%                                  |
| 14                             | 732-761              | 3%                                  |
| 15                             | 762-784              | 3%                                  |
| 16                             | 785-803              | 3%                                  |
| 17                             | 804-823              | 3%                                  |
| 18                             | 824-839              | 3%                                  |
| 19                             | 840-858              | 3%                                  |
| 20                             | 859-871              | 3%                                  |
| 21                             | 872-877              | 3%                                  |
| 22                             | 878-893              | 3%                                  |
| 23                             | 894-904              | 3%                                  |
| 24                             | 905-917              | 3%                                  |
| 25                             | 918-935              | 3%                                  |
| 26                             | 936-952              | 3%                                  |
| 27                             | 953-968              | 3%                                  |
| 28                             | 969-984              | 3%                                  |
| 29                             | 985-1000             | 3%                                  |

Under both methods, the policy level Reward percentage will be applied to the policy premium.

Note: Prior to rounding, if the calculated policy level Reward percentage is greater than 0% but less than 1%, it will be rounded up to 1%. In addition, if the Performance Reward is less than \$5.00 but greater than \$0.00, the Performance Reward will be rounded up to \$5.00.



|                             |   |                        |                            |
|-----------------------------|---|------------------------|----------------------------|
| <b>State:</b>               | District of Columbia                                    | <b>Filing Company:</b> | Allstate Insurance Company |
| <b>TOI/Sub-TOI:</b>         | 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA) |                        |                            |
| <b>Product Name:</b>        | AIC PPA   |                        |                            |
| <b>Project Name/Number:</b> | Drivewise Device Sunset/RITM02691079                    |                        |                            |

## Supporting Document Schedules

|                         |                          |
|-------------------------|--------------------------|
| <b>Bypassed - Item:</b> | Consulting Authorization |
| <b>Bypass Reason:</b>   | n/a                      |
| <b>Attachment(s):</b>   |                          |
| <b>Item Status:</b>     |                          |
| <b>Status Date:</b>     |                          |

|                         |                               |
|-------------------------|-------------------------------|
| <b>Bypassed - Item:</b> | Actuarial Certification (P&C) |
| <b>Bypass Reason:</b>   | n/a                           |
| <b>Attachment(s):</b>   |                               |
| <b>Item Status:</b>     |                               |
| <b>Status Date:</b>     |                               |

|                         |  |
|-------------------------|--|
| <b>Bypassed - Item:</b> | District of Columbia and Countrywide Experience for the Last 5 Years (P&C) |
| <b>Bypass Reason:</b>   | n/a  |
| <b>Attachment(s):</b>   |  |
| <b>Item Status:</b>     |  |
| <b>Status Date:</b>     |  |

|                         |  |
|-------------------------|--|
| <b>Bypassed - Item:</b> | District of Columbia and Countrywide Loss Ratio Analysis (P&C) |
| <b>Bypass Reason:</b>   | n/a  |
| <b>Attachment(s):</b>   |  |
| <b>Item Status:</b>     |  |
| <b>Status Date:</b>     |  |

|                          |   |
|--------------------------|---|
| <b>Satisfied - Item:</b> | Filing Memo                             |
| <b>Comments:</b>         |   |
| <b>Attachment(s):</b>    | 3. DC PPA AIC R51846 Filing Memo v2.pdf |
| <b>Item Status:</b>      |   |
| <b>Status Date:</b>      |   |

|                          |  |
|--------------------------|--|
| <b>Satisfied - Item:</b> | Tracked Manual                           |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | 5. DC PPA AIC R51846 Tracked Changes.pdf |
| <b>Item Status:</b>      |  |
| <b>Status Date:</b>      |  |

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|                          |                |                          |  |                            |                                 |
|--------------------------|----------------|--------------------------|--|----------------------------|---------------------------------|
| <b>SERFF Tracking #:</b> | ALSE-132264834 | <b>State Tracking #:</b> |  | <b>Company Tracking #:</b> | R51846: DRIVEWISE DEVICE SUNSET |
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|                             |   |                        |                            |
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**ALLSTATE INSURANCE COMPANY  
PRIVATE PASSENGER AUTOMOBILE  
DISTRICT OF COLUMBIA**

**INDEX OF ATTACHMENTS**

|                                  |   |
|----------------------------------|---|
| <b>Attachment I –</b><br>Page 1  | <b>Summary of Drivewise Program Changes</b><br>Summary of Drivewise Program Changes |
| <b>Attachment II –</b><br>Page 1 | <b>Summary of Manual Changes</b><br>Summary of Manual Changes                       |

# **ATTACHMENT I**

## **Summary of Drivewise Program Changes**

**ALLSTATE INSURANCE COMPANY  
PRIVATE PASSENGER AUTOMOBILE  
DISTRICT OF COLUMBIA**

**SUMMARY OF DRIVEWISE PROGRAM CHANGES**

With this filing, Allstate will be transitioning all policies currently enrolled in the Drivewise device program, which collects data through an electronic device plugged into a vehicle, to the Drivewise mobile program, which collects data through a mobile phone application. The Drivewise device program and Drivewise mobile program were introduced under SERFF filing ALSE-129547330. Discontinuing the Drivewise device program reduces inefficiencies from managing multiple Drivewise programs, while ensuring all policyholders have access to the latest Drivewise features and benefits.

With the discontinuation of the device program, Allstate will no longer evaluate policyholders using vehicle performance data as described in Rule 63. As of 12/31/2019, Allstate Insurance Company in the District of Columbia had 4 policies enrolled in the Drivewise device program. These policyholders will automatically be converted into the mobile program at first renewal and will not be able to maintain or re-enroll in the device program. Impacted policyholders will receive a prorated cash reward based on their projected six-month cycle earnings.

Allstate will notify policyholders of the transition from the Drivewise device to mobile program with an insert in the renewal package. This insert will provide a notice of the Drivewise device program's discontinuation and will explain potential policy impacts to policies being transitioned. The insert will also detail new features available through the Drivewise mobile program including trip history, personalized driving feedback, and real-time alerts. Additionally, Allstate will be sending impacted policyholders email communications at renewal and providing the insured with instructions for downloading the mobile application and enrolling in the Drivewise mobile program.

## **ATTACHMENT II**

### **Summary of Manual Changes**

**ALLSTATE INSURANCE COMPANY  
PRIVATE PASSENGER AUTOMOBILE  
DISTRICT OF COLUMBIA**

**SUMMARY OF MANUAL CHANGES**

Rules Manual:

Page 63-1 to  
Page 63-4

- Added sentence noting vehicle performance data will no longer be used as a way to earn Drivewise Rewards.

**RULE 63 – DRIVEWISE® REWARD PROGRAM**

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